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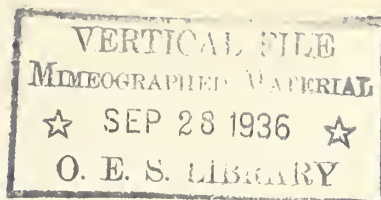
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4-H Team Demonstration.  
(Conference of the Associated Country Women of the World)

Given by  
Mary Johns, of Prince George's County, Maryland  
Grace Hurley, of Prince George's County, Maryland

3 4-H GIRLS PLAN CLOTHING BUDGETS;

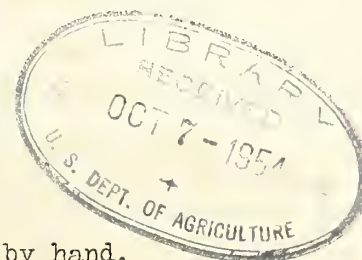
Introduction (Mary)

A budget is a guide for "spending within one's income." It is a means of discovering those pennies that slip away. It does not require a lot of money to be well dressed. The best-dressed girls are not the wealthiest, but the wisest. In fact, the planning and working of a clothing budget offers a challenge with as high a grade of achievement to the girl of today as did the weaving of cloth and the sewing of a fine seam to the girl of colonial times. Our great, great grandmothers often wove the cloth from which their own dresses and those of their families were made. In contrast, the girl of today not only has many different colored fabrics and designs from which to choose the material for a dress, but she likewise has a host of ready-made clothing from which to build her wardrobe. (Reads following poster.)

(Poster)

Clothing Skills

	(Spinning yarn.
Colonial girl.....	(Weaving cloth.
	(Sewing a fine seam by hand.
	(Judging quality in buying -
	( Fabrics.
	( Ready-made garments.
Modern girl.....	(Selecting clothing according to -
	( Needs.
	( Most becoming style.
	(Apportioning money wisely.
	(Caring for clothing.



This year, in our 4-H club work, a special clothing project was planned for the older girls throughout Maryland. Generally speaking, the girls of this group were from 17 to 20 years of age, and were staying at home or going to college, or working. The project was conducted on a county basis. In our county three of us from our local 4-H club took part. Our study and activities in this project centered around wardrobe planning and the keeping of clothing records.

In the beginning of the project we were asked how much we spent last year for clothing. Those who had not kept records or who had not planned their budgets did not know. We found that the planning of our wardrobes so that we had just the right dress, coat, shoes, hat, and accessories for our different activities was a real problem, especially with our limited incomes. The three of us who represented our local club in the county project each needed a different-type budget plan because we took part in different activities. Although each of our clothing budgets totaled approximately the same amount of money, our wardrobe plans did not include the same type of clothing, nor were they built in the same manner. We each had a primary clothing need distinct from the other. It was not possible for us to have a party or sport dress just because our friends had one. (Reads poster.)

(Poster)

Individual Clothing Needs

Name	Activity	Clothing needed	Cost
Grace	home	coat	\$6.26
Gladys	college	suit	4.50
Mary	office	suit	4.27

Grace, because she was not attending school or working, but was sewing for other people at home, made most of her own clothing; she needed a spring coat to wear with dresses during the morning and afternoon. Gladys, who was going to college, needed a jacket or suit to wear with other skirts which she already had on hand. I was working in an office and needed a dark suit for both street and office wear. It was necessary for me to purchase most of my clothing in contrast to Grace, who made most of hers.

Having clothing appropriate for the occasion is the first essential in being well dressed. We found that only through planned spending did we really get our money's worth and have clothing that was suited to our needs. Grace will now tell you about the points to consider in the making of a budget plan.

Body of demonstration - first part (Grace).

These points need first consideration in planning a clothing budget. (Reads poster.)



893-36  
(Poster)

Steps in Planning a Budget

1. Determine amount of money to be spent.
2. Determine clothing needs based on activities.
3. Take inventory of garments on hand; their condition.
4. Analyze fashion trends; decide on basic color.
5. Decide what clothes shall be carried over.
6. Plan new additions to wardrobe:

Garments to be purchased.

Garments to be made.

7. Draw up budget plan.

We have often heard the expression, "She is putting all her money on her back." A family budget will prevent that. A girl's share of the family budget is all that she is entitled to have. Sometimes when a girl wants a new dress for a party and she has already spent her share of the budget, it is hard to remember that her share is gone.

Some girls, according to budget plans which have been submitted to the Maryland Extension Service, have clothing budgets which are as low as \$25 or \$30, others as high as \$100, whereas the average seems to be between \$50 and \$75 a year. (Exhibit poster, 4-H Clothing-Budget Plan.)

(Poster)

4-H Clothing Budget Plan

Item	No.	Name of article	Years' service	Cost per year
Outergarments 40+ percent:				
	1	Coat, winter	3	\$8.35
	1	Spring coat or suit*	3	3.35
	1	Sport jacket	4	1.65
	1	Wool skirt*	2	.50
	1	Sweater	2	1.00
	2	Blouses*	1	.75
	1	Silk dresses	2	1.50
	1	Accessory dress*	2	2.50
	2	Sport dress	2	1.00
	1	Party dress*	2	2.50
	1	Play outfit	2	<u>1.00</u>
				\$24.10
Footwear 26+ percent:				
	1 pr.	Sport Oxfords	2	1.50
	1 pr.	Oxfords	2	2.00
	2 pr.	Dress shoes	1	5.00
	1 pr.	Galoshes	2	1.50
	9 pr.	Silk stockings	1	4.95
	3 pr.	Anklets	1	.50
	1 pr.	Bedroom slippers	2	<u>.50</u>
				\$15.95
Underwear 11- percent:				
	2	Slips*	2	1.50
	4	Panties*	1	1.00
	2	Brassieres	1	1.00
	1	Girdle	1	1.00
	2	Pajamas*	2	1.00
	1	Kimono	3	<u>1.00</u>
				\$ 6.50
Headwear 8.4 percent:				
	1	Winter hat	1	2.00
	1	Spring hat	1	2.00
	1	Summer hat	1	<u>1.00</u>
				\$ 5.00
		Subtotal		<u>\$51.55</u>

\* Clothing made at home.



4-H Clothing Budget Plan (contd.)

Item	No.	Name of article	Years' service	Cost per year
		Brought forward		\$51.55
Accessories 6.7 percent				
	2	Gloves	1	\$2.00
	2	Purse	2	1.00
	12	Handkerchiefs	1	<u>1.00</u>
				\$ 4.00
Care and Repair 6.7 percent				
		Shoe repair	1	2.00
		Cleaning	1	<u>2.00</u>
				\$ 4.00
		Total		<u>\$59.55</u>

The following explanation is given of the budget plan:

We have here a clothing budget plan for my wardrobe. The plan totals \$59.55. In working out the plan certain changes were made. I was able by more home sewing and the better wear of some garments to make my outer garments at a total cost of \$19.10, whereas the plan totals \$24.10.

Some garments are made to last 2 or 3 years. This should be taken into account in figuring the total amount to be spent. In this particular plan, the winter coat cost approximately \$25. In planning to wear it for 3 years the cost per year amounts to \$8.35.

The total cost of the outer garments per year amounts to \$24.10. Some of these garments are to be purchased, the others to be made. The ones to be purchased are the winter coat, sport jacket, sweater, silk dress, and play outfit. Those to be made are the spring coat or suit, wool skirt, blouses, accessory dress, and party dress.

The footwear amounted to \$15.95 per year. The undergarments total \$6.50. Some of these will be purchased and others made. The ones to be purchased are brassieres, girdles, and kimono. The ones to be made are slips, panties, and pajamas. Headwear, \$5; accessories, \$4; with \$4 left for care and repair.

The total for the year has been kept low by home sewing and by the use of durable fabrics so that the garments last for 2 or more years. The number of garments was kept to a minimum by adhering to a basic color.

For example: Mary's budget plan totals \$78.80. Her basic colors are blue and grey. This grey suit which she is wearing she purchased last

spring for \$16.50. By taking good care of it, it has been possible for her to wear it again this spring. She chose dark blue this spring because it harmonized with her grey suit, and was also a good color to wear to the office.

This combination affords several variations for her. She wears the blue jacket with the grey skirt, the grey coat over the blue jacket and the grey skirt, and the grey coat with the blue suit.

She made the pique blouse which she is wearing for 75 cents. She has some neckwear accessories which make interesting changes in the suit. The weskit and vestie she made for 96 cents. These are good for general wear. She bought this blouse for \$1.69 to wear for more dressy occasions. The sweater cost \$2 and converts the suit into a sport outfit.

As beforementioned, the final working out of my wardrobe varied from the budget plan. The total cost of the outer garments is \$5 less than the plan gives. Adjustments must often be made in budgets to achieve the best results. Budgets are like dress patterns which need alterations to make them fit.

This black suit, the coat of which I am using as a winter coat and which is heavily interlined, I bought last year for \$10. I will wear it again this year, averaging a cost of \$5 per year. The plan allowed for a \$25 coat to be worn 3 years at an average cost of \$8.35 per year. This allowed me to spend more on the accessory dress, which cost more than the amount allowed for on the plan.

The two blouses provide changes in the suit. The cotton one I made for 50 cents, and the silk one was made from the skirt of an old dress. The accessories to be worn with the suit are this purse, black hat and shoes. These were chosen because they fitted in well with the rest of the wardrobe. The purse cost \$1, the hat \$2, and the shoes \$3.

The initial cost of the foundation or accessory dress on the plan without the accessories amounts to \$3, allowing \$2 to be spent for accessories. I plan to have the dress and accessories last for 2 years, making the cost per year \$2.50. The accessory dress which I made cost \$5.56. The difference in the winter coat on the plan and my winter suit allowed me to purchase a more durable material for the accessory dress.

This dress of cotton dimity cost only 56 cents, and can be worn for several occasions. We must always plan on some sort of recreation. This party dress which cost \$5 may be worn the year round. The same black shoes that are worn with the suit may be worn with the party dress.

Mary is going to give you some budget reminders and tell you about the accessory dress.

Body of demonstration - second part (Mary).

A girl should keep in mind the following points in planning her budget:

Budget Reminders

1. Keep personal budget in fair proportion to family budget. Each individual will need his own plan, because no two persons will have exactly the same amount to spend for the clothing which will meet their needs. Mother, who is staying at home, will not need as many dressy clothes as daughter, who is taking part in many social functions. In planning the family budget mother should consider the many needs of daughter, but should not be too generous, as many mothers are, so that she does not have the necessary clothing for her own activities.
2. Buy good quality garments and materials. There is economy in using good quality materials - it is better to have one good-quality dress than two cheap ones which will be neither durable nor serviceable.
3. Include garment for play activity or recreation.

Playtime clothes vary with the interest of girls. However, a dress for some type of play activity should be included in each girl's budget plan. A girl should not miss the fun of an outing, a party, or a swim because she doesn't have suitable clothes to wear. Her clothes should be made to fit her activities; not to assume first place in her life, but to play a secondary role in helping her to enjoy life to the greatest extent. The varied interests of the girl of today sometimes make the choice of the proper dress for the occasion a complex problem; if a girl's activities include a number of different occasions, perhaps far more of a variety than she has money to spend for, an accessory dress will help to stretch her budget, affording her the proper dress for the occasion at small expense.

Grace is wearing an accessory dress which she made for \$5.56. She has selected a very good quality material because she expects to wear the dress for 3 years. In selecting a pattern, she chose one which is suitable for many occasions. She is going to wear three different-type accessories with this dress. Sports, general daytime, and afternoon or informal evening. (Tries various accessories on Grace.)



(Poster)

Accessory Dress

<u>Sport accessories.</u>	<u>Price</u>
Fish-net scarf, made at home.....	\$0.29
<u>General daytime accessories.</u>	
Linen collars, made at home.....	.50
Pique collar, made from scraps.....	.00
Scarf and belt, purchased.....	1.25
Petal collar, made from scraps.....	.00
<u>Afternoon or informal evening accessories.</u>	
Cord belt, purchased.....	.19
Flower, purchased.....	.50
Gold chain, from another dress.....	.00
Wood-pulp flowers, made at home.....	.12
Gold scarf, Christmas gift.....	.00
Foundation dress.....	<u>5.56</u>
Total.....	\$8.41

For sport wear, Grace made this fish-net scarf of three shades of woolen yarn. The total cost was 29 cents.

This linen collar was made for general daytime wear. The cost of making was 50 cents.

Grace made this pique collar from scraps of material.

She purchased this scarf and belt set for \$1.25.

Here is another collar which Grace made from left-over material.

By changing the belt and accessories Grace also will wear this dress for informal evening. This cord belt cost 19 cents.

Flowers are quite fashionable this season, and Grace has purchased these tinsel ones for 50 cents.

This gold chain, which is a decoration from another dress, will also be worn for informal evening.

Grace made these wood-pulp flowers; the material used cost about 12 cents.

Although she has spent more than the allotted amount for her dress, Grace has kept within her budget because her accessory cost is low. This gold scarf was a Christmas present.

The cost per year for this dress, including accessories, is \$2.80.

Good taste in dress depends upon the selection of good design and color for the individual person. Judge new colors and new fashions in terms of good design of color, harmony, and balance, rather than in terms of the latest thing. To be well dressed a girl must wear a dress suitable for the occasion.

Grace will now summarize the demonstration.

#### Summary (Grace).

We want to emphasize again the necessity of the modern well-dressed girl's making a budget plan. (Posters are shown and explained in the following order.)

(Poster)

#### Why Make a Clothing Plan?

1. To analyze personal needs.
2. To guide wise management of money.
3. To insure satisfactory dress.

These are steps to be followed when planning a budget.

(Poster)

#### Steps in Planning a Budget

1. Determine amount of money to be spent.
2. Determine clothing needs based on activities.
3. Take inventory of garments on hand; their condition.
4. Analyze fashion trends; decide on basic color.
5. Decide what clothes shall be carried over.
6. Plan new additions to wardrobe:  
Garments to be purchased.  
Garments to be made.
7. Draw up budget plan.

In drawing up the budget plan, allow for 2 or more years of service from some garments, apportion money in the right amounts, and allow for care and repair. Keep in mind these points.

(Poster)

Budget Reminders

1. Keep personal budget in fair proportion to family budget.
2. Buy good-quality garments and materials.
3. Include garments for play activity or recreation:

Party dress.  
Swimming suit.  
Shorts.

Adhere to a basic color and select new garments to wear with those already on hand, as Mary has done with the blue and grey suit she is wearing. A suit or an accessory dress is a very economical choice for a girl's wardrobe. It provides a dress suitable for many occasions and may be very expressive of her personality.

Remember that no one budget will suit all girls' needs. Each girl must plan her own budget, according to her activities, the clothes which she has on hand, and a basic color. In addition, her budget plan must be flexible to achieve the best results. Finally, the success of any budget plan depends upon its proper use - wise buying, home sewing, remodeling, and systematic care.

ARE THERE ANY QUESTIONS YOU WOULD LIKE TO ASK AT THIS TIME?

THIS CONCLUDES OUR DEMONSTRATION. WE THANK YOU.



Demonstration Outline

4-H GIRLS PLAN CLOTHING BUDGETS

<u>Mary</u>	<u>Grace</u>
<p>Introduction. (See manuscript.)</p>	<p>Exhibits the following posters for Mary: Clothing Skills. Individual Clothing Needs. (See manuscript.)</p>
<p>Changes behind screen from uniform to suit. Brings blue suit to front of platform. Gets vestee and weskit from side table as attention is called to blue pique blouse she is wearing. Gets sweater from side table. Places suit at side-back. Changes poster.</p> <p>Brings black suit, accessory dress, cotton dimity dress, and party dress from behind screen when Grace needs them to explain to audience. Places accessory dress back behind screen. Arranges other garments in front of screen at right front of platform. Brings accessories - purse, shoes, hat, from back table to show to audience. Changes poster.</p>	<p>Body of demonstration (first part).</p> <p>Reads poster - Steps in Planning a Budget.</p> <p>Explains chart, 4-H Clothing Budget Plan. Explains Mary's suit. Assists Mary with coat.</p>
<p>Body of demonstration (second part).</p> <p>Reads poster - Budget Reminders. Changes poster.</p> <p>Reads poster - Accessory Dress. Shows accessories on Grace.</p>	<p>Changes behind screen from uniform into accessory dress. Models accessory dress for Mary. Places accessories back in box. Changes poster.</p>
<p>Changes poster.</p>	<p>Summary.</p> <p>Reads posters. Asks for questions.</p>





